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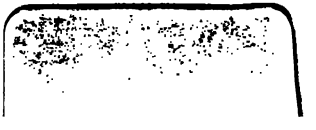

MISTER HORN AND HIS FRIENDS.

MISTER HORN

AND HIS FRIENDS;

OR

GIVERS AND GIVING.

BY THE

REV. MARK GUY PEARSE.

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TO

FREDERICK HOWARD, ESQ., J.P.,

OF BEDFORD,

WHO, AMID PRESSING CLAIMS OF BUSINESS,

EVER AFFORDS TO THE CHURCH OF CHRIST—

WHAT IS SO MUCH MORE THAN GIFTS OF MONEY—

HIS CONSTANT INTEREST, HIS TIME AND HIMSELF,

THESE PAGES ARE INSCRIBED WITH MUCH

LOVE AND RESPECT.

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CHAPTER I.

MISTER HORN.

MISTER Horn—the Mister to be written in full, for it was as much part of the name as the Horn.

Everybody called him Mister. Even his wife said it as if it were his christened name. He was indeed the only Mister in the village, as there was but one squire and one parson and one doctor. Why he should always be called by this honourable distinction certainly was not suggested by his appearance: a little sharp, wiry man, with a quick, kindly eye, a mouth well shut, short legs walking so fast that they seemed afraid of being left behind; carelessly dressed yet everything like a part of himself, from the tight short-bowed neckcloth, to the strong unpolished walking-stick.

Mister Horn had begun life as a farm labourer —literally *begun life*, for almost as soon as he could make any noise he had scared birds from

the corn, and as soon as he could reach the bridle he had led the glossy cart-horses to water. His sixty years had been full of progress, turning his hand to one thing after another, and prospering in all—gardening, woodman, bricklaying, building, he had, at length, reached a good position as steward.

The Mister probably was a tribute of respect paid to his prosperity; it was no deference exacted by his manner or exclusivenes. As plain in life as ever, free and friendly with the poorest, the children trotted along by his side, looking up for a smile and a nod; the boys stopped him for a moment to fling their peg-top, or to have a turn at marbles; and on a summer's evening one might come upon a group under a shady tree, and amidst a lot of delighted youngsters would find Mister Horn entertaining them with a story.

He was useful too as he was beloved. His Sunday morning class, for he was Methodist, numbered well on for forty members—too large some folks said, but nobody was willing to leave it. Superintendent of the Sunday-school and local preacher, his Sabbath was well filled.

Mister Horn had overtaken Bill Smith as he was leaving work, so they walked up the hill together toward the village where they lived.

Bill Smith was a big broad-shouldered blacksmith, with a face red, radiant, and honest, such as only plain living and a good conscience can make. The sun was setting, throwing their long shadows across the road. The clear air was full of singing, every bird trying to do its utmost in the evening hymn. The banks were rich with fern and flower, with soft green mosses, and dark creeping ivy. The scene of happy contentment had suggested the conversation. Mister Horn began it. He had stayed to hear the birds, and after listening a few minutes had interpreted their gratitude by the passage: "'Thou openest thine hand, and satisfiest the desire of every living thing.' The good God loves to give, Bill?'"

"Ay," said Bill, "He does that, Mister Horn."

"And nobody's got much of His likeness about 'em if they don't like to do the same," continued Mister Horn, in his sharp, jerking, decisive style.

"You can't tell what a hindrance it was to me," said Bill. "I felt that I *must* seek the Lord, and join His people, but this kept ringing in my ears 'a penny a week, and a shilling a quarter,' that's twopence a week as near as— no matter. I kept a thinking of it, and waiting till all my good desires died away. I was mis-

erable—sometimes I felt as if I could kill myself, yet somehow it was as if I could neither pray nor mend. Things went from bad to worse. I got back to all my old ways, and one night, 'twas a Saturday, was more miserable than ever. I was sitting in the beer-shop, when up comes the landlord with my score. It was two shillings and one penny. I counted it out. There was a shilling and thirteen pence.

"'A penny a week and a shilling a quarter for a week's beer,' sings out a half drunk fellow, who had once been a Methodist."

Mister Horn had often heard it all before, for it was Bill's one speech, but he listened as if it were all new. Somehow folks never tired of hearing it, as Bill never tired of telling it.

"That just finished it up. I was mad with my misery before, and this capped it all. 'For goin' to hell,' I cried, and flung down the money and rushed out, leaving the landlord and the rest of them staring.

"It was a wild night in March, the wind howled and moaned about me; the great black clouds hid the moon—all was dreary and desolate as if God had forsaken me. I walked away until I reached a lonely place, and then flung myself on my knees. I felt that I was as big a fool as I was a sinner, and thought I would kill

myself and end it all. At length my heart was broken, and I could pray, 'Lord, be merciful to me a sinner.' I was sure if I did not get saved then I never should. I had put it off twice, and each time got worse; if I put it off again I thought I must be lost. I forgot all about the time. I could think of nothing but pray for pardon. I prayed on hour after hour. The wind had gone down—I remember as if it had been yesterday. The dawn was just creeping up cold and gray. Then came the remembrance of them words, something like this, '*Jesus Christ, by the grace of God, tasted death for every man.*' It broke with faint light upon my soul, but slowly it came to mean more and more. 'For me,' I thought, and hoped, and half believed. 'For *every man*,' I said. O, I can never tell how, but I saw it all in a moment! '*For me*,' I cried, '*yes for me*, by the grace of God for *me*!'

Bill's cuff hastily brushed away a tear.

"I often think of it, Mister Horn, and I sing them lines o' the Hymn Book as if they were put there on purpose for me:—

'Tis Love! 'tis Love! Thou diedst for me:
I hear Thy whisper in my heart!
The morning breaks, the shadows flee,
Pure, universal love Thou art:
To me, to all, Thy bowels move,
Thy Nature and Thy Name is love.

"I soon found religion saved me four times as much as it cost."

"I wish the grumblers would think of it in that way, Bill," jerked out Mister Horn. "There's Sally Green, the silly creature, before her husband got converted she used to reckon herself lucky if she got half Jack's wages and only a slight thrashing beside, and now that he brings home all and is a decent fellow she grumbles about what he gives to the Lord's cause."

"There's a heap o' strange things in the world but that's as strange as any on 'em," said Bill, half to himself.

Mister Horn stopt. With his left finger and thumb he jerked at Bill's sleeve, his right hand holding up the plain ash stick he carried. It was evident that Mister Horn was going to be impressive. This was always his preparation for something emphatic.

"Bill," there was a pause, the stick meanwhile suspended. If-folks-saw-this-matter-in-the-right-light-the-church-would-have-enough-*to-convert-the-world.*" Down like lightning came the stick, and away went the short legs at a tremendous pace.

This was a hobby of Mister Horn's. There was nothing that he thought about, talked about, prayed about, or preached about, so much as the

duty of giving. It was literally Mister Horn's soul that delivered itself in these words. He stopt at the end of twenty paces while Bill leisurely came up with him.

"It seems to me that half the folks would do their duty right enough if they saw it," said Bill, quietly. "You see they don't think about it, Mister Horn."

"But they ought to, Bill, they ought to. There's Jim Niggardly, with his coal and timber stores, twenty years agone that man got his twelve shillings a week, now he's getting *his five hundred a year*. He lives better, and dresses better, and spends five shillings on himself where he used to spend one. Well, that's no harm, as I told him to his face, if *he'd give five shillings where he gave one*. Not a halfpenny more can you get out of him for the Lord's work. If he hasn't thought about it, Bill, he has had *my* thoughts about it plain enough."

Bill nodded his head as much as to say he had no doubt about it. Mister Horn had a talent in giving men his thoughts, and it was practised to perfection.

Here they reached the cross roads that ran to the two parts of the village of Tattingham, and here the companions parted, with a cheery good evening. Bill with his bag on his shoulder

went whistling down the hill between the leafy hedges. Mister Horn kept along the level highway that past by his house, muttering to himself as he went. What he thought of, and what it led to, we must leave to another chapter.

CHAPTER II.

WE GO HOME WITH MISTER HORN.

A FEW yards from the cross road was Mister Horn's house. If Dante's vision had shown him men and women transformed into houses (married folks of course into one house) instead of into trees, this house was exactly what Mister Horn and his better half would have come to.

It faced the highway with clean windows, notably clean, and spotless blinds always faultlessly even. The two yards of garden between the house and the highway was enclosed by iron railings, black and sharp pointed. The little iron gate in the middle was always fastened and locked, except on very great occasions. From the gate to the front door reached two yards of whitened stones, never soiled. The spirit of the whole front gathered itself up in the face that peered from the shining brass knocker, a polished face haughty and stern, conscious that nobody trifled with it,—no tramp ever lifted it for his single knock, no bungling messenger

rapped at it by mistake. The evergreens too in the strip of garden were in keeping with the rest—they grew thick-leaved and sombre, as if they did their duty seriously and knew it; they were never guilty of any spring freaks, and had no patience with the gadding butterflies and the likes of them. This is what Mistress Horn would have turned to.

At the side of the house was a little wicket-gate; it fell back at the gentlest push, and was never secured with more than a bit of string that went round the post. A short passage led to the homely side door that opened into the kitchen, where a cheery fire smirked and blinked a welcome to all comers—the front-room grates had ornamental shavings. A tall-backed, comfortable old chair stood at one side of the fireplace; on the mantelpiece above amongst the polished brass were little odds and ends of Mister Horn's. The smell of sweet-herbs greeted one from the paper bags; the well-wrapt hams quickened one's appetite, and between the bars that stretched from two oak beams peeped sundry sticks and guns. All here was cosy, homely, and snug. This personified Mister Horn. And as the two parts suited each other, so well did his better-half suit Mister Horn. Tall, handsome, and somewhat stately in her ways, folks said

that she was proud; but those who knew her best felt that she was the very woman for the free and easy, the careless and irregular, Mister Horn. With her, everything was serious; duty was the whole ten commandments, the law and the prophets; and duty meant hard work, almost uneasy cleanliness and keeping oneself for the most part to oneself. Careful and thrifty, Mister Horn's industry was indebted to her common sense and quick discernment for his success in life; and, if he sometimes gave with a hint that she shouldn't know of it, it was through her good management that he had so much to give. Indeed, if the truth were all told, he owed the very "Mister" itself to her ways, and to the respectable look that she always gave to things.

By eight o'clock in the evening supper and prayers were over. In those parts civilization had not reached that pitch of folly that eats heartily at ten, and then with the digestion at full work, goes to bed to *rest*. Now seated in his high-backed chair was the time that Mister Horn loved a chat.

The sun itself has spots, and Mister Horn was not perfect.

Kindly reader, even you may have your faults: as you would be charitably thought of, hopefully and forbearingly, so think of him.

Mister Horn was *not* perfect we have said. *He smoked*, and aggravated the fault, as his better half explained to visitors: "I shouldn't mind so much if he'd take a clean white pipe, but that short black thing is so very common looking. I tell him it's disgraceful." Yet here too they suited each other. The front rooms were shuttered and locked, whilst the cosy kitchen sat up with the blinking fire, and the purring cat. In other words the better-half retired early—then Mister Horn smoked his pipe in peace.

Now he would tell of himself—How he was a little fellow when the sad tidings reached England that the heroic Dr. Coke had died on his way to India, and had been buried at sea. He heard of the young missionaries who had gone with him left to land among strangers in that strange country far away, and the story filled the lad's heart with grief for them. Very poor, he could do little, but that little he could and would do with all his might. Rising before daybreak he went out to sweep the roads, and thus to raise a few halfpence for the poor missionaries. No contribution was ever more hardly earned or more willingly given than the "small sums" of this little subscriber.

In early life he got converted. From the first

he began to think about the claims of God's work. His favourite maxim was this: *A man ought to think as much about giving as about getting.* And thus early he put it into practice. He has told us that in those days flour was at war prices,—a phrase happily unknown to this generation,—and that it took the six shillings a week that he earned to live. But he felt that the old Methodist rule—"Every member contributes one penny weekly, (unless he is in extreme poverty,) and one shilling quarterly"—was the very least he could do, and that his giving was none the less acceptable to God because it cost him much. In later times he used to refer to it:—"There's one *blessed thing about being hard up. When you do give anything you feel it!*" It was with a merry laugh that he used to tell how that when he had been at the Class-meeting three or four times, he said one evening, "Put me down for a penny a week." The leader belonged to that set of men who think the less they can give the better, as if the Lord *did not see what was left behind.* He was in full work and had no family, yet a penny was all he gave, and for this lad to give as much was almost a reflection upon him.

"You can't afford it, Jim," said the leader; "I'm sure you can't."

"Put it down," said Jim, firmly; for thus early had he begun to think and speak for himself.

Soon after came the time for the renewal of the tickets. The leader headed the list with what Mister Horn used to refer to as a "beggarly threepenny-bit!" "Why the fellow spent twice as much in the week on tobacco," he would say indignantly, as if interrupting himself. "Sixpence for smoke, and threepence for the work of God!" "Well, the minister went through the names, and they all sang to the low key that had been pitched, till he came to my name. Then the leader whispered to the minister that I was young and couldn't give anything, and that he had better not ask me. The minister nodded his head, and took up the Hymn-Book.

"Please, sir, I love God too," I said.

The minister looked at me kindly and said, "Brother Skimes thinks that you cannot afford anything."

"The rule says a shilling, sir, except in extreme poverty, and that isn't any of us."

"A shilling!" cried the leader, "you know you can't do it."

"There's the money, sir," I said, and put the shilling on the table. "I would afford it somehow, however it might pinch me." And I

looked at Brother Skimes as much as to say, "though it should put my pipe out."

"Ay, I used to pinch myself too," continued Mister Horn. "More than once I've gone upon dry bread, and done as much as any of 'em. Now and then I used to buy a lot of broken herrings for sixpence, and then I had a bit of a relish. You know there's nothing like bitters to give you an appetite, and it is when you give away what you want that you enjoy what's left. You try it—take and give away half your dinner, and then the other half! bless ye, the Lord Mayor of London might envy it."

CHAPTER III.

SHOWS US SOMETHING MORE OF MISTER HORN.

THUS Mister Horn began. Little wonder the man prospered. He had a shrewd way of explaining how he had managed to get on:—

"You see I said that I *would* give, somehow. Well that brought me into a trick o' keeping both eyes open to see how I could pick up a shilling a week more wages, so I kept bettering myself all along. Mind you, I didn't do it for myself, but I found the more I gave away the more I had to give. It's the same all through God's world. When the poor prodigal lad lived to please himself he soon came to grief, he had spent all, and began to be in want. But when he'd come home and gave up thinking about himself, and wanted to serve his father and to please him, why then he got the best robe and the fatted calf, and began to be merry—*began* to be merry; ay, that's a right kind of merry-making that needn't ever have an ending, when a man lives to please his Father and to serve

Him. Let a man count that he's the *Lord's hired servant*, and he'll get good wages—enough and to spare. But let a man count that he's his own master, and that he'll do what he likes with his own, and that man 'll have a discontented servant and a bad master all in one. I've spent money in a goodish many ways, and I reckon that there's only one way that I spent and never wished a farthing of it back again—that's what I've given to the Lord's work."

Mister Horn's greatest achievement in the way of giving was when the new chapel was built at Gippington, the Circuit town.

He refused to make any promise. He would do what he could, he said. Folks knew that this was not a hypocritical way of doing nothing, such as it is very often; indeed they had already settled among themselves what he would do.

"He's good for five pounds," said Jim Niggardly."

"He's good for ten," said others with larger hearts that measured him better.

But his old friend Chaffer shook his little head at both and said, with husky, broken voice, "There's no knowin' what he's good for, if he on'y get it in his mind, he's a wonder, is Mister Horn." Old friend Chaffer was right.

Mister Horn turned it over, prayed about it,

and at length made up his mind as to what he would do.

The passage on which he had been preaching lately kept ringing in his head, *The Son of God who loved me and gave Himself for me.* It was as he walked home one Sunday evening with this text filling his heart and mind that it occurred to him. The clear frosty air made the November sky to sparkle with stars, forcing him in his lonely walk to consider the heavens. He thought of their vastness, of their number—he thought how that night after night they had looked down upon the changeful, wearied world, the same still as when Abraham had read in them the expression and seal of the promise—the same as when David had watched them from the midst of his flock and wondered at the Lord's mindfulness of man—the same as when they hung over Him who in the still evening passed up to the mountain top, and with them as His only witnesses spent the night in prayer; then adoringly he thought how far away in the infinite space was the throne of that same Lord who is the light of sun and moon and star. With a new meaning and a force that thrilled him came the text of the evening—*He* loved *me* and gave *Himself* for *me*. "Himself for me!" he repeated aloud, and grateful love filled his soul.

It was whilst this emotion yet lingered with him that he thought of the new chapel. What should he "render to the Lord for all his benefits?" He had saved some little money, should he give that? No, he wanted to feel somehow that he was giving *himself*. At length it was evident that Mister Horn had "got it into his mind." The pause in the path by which he was crossing the field toward his house, the uplifted ash stick, the moment's suspense, then the vigorous thrust and the rapid strides forward announced some great decision. Mister Horn would live on what he had saved, and *for one year would give all he could get to the Lord. "I'll give myself,"* he muttered, "*body, soul, and spirit.*"

The resolution thus formed was bravely carried out. It was the hardest year of his hard-working life. Neighbours heard him astir at earliest dawn, his friends wondered what made him so miserly of his time. He knew very well that he could keep no secret from his wife, so he told her straight out at first. But all the rest of the village was kept wondering until the end of the year, then a subscription put into the minister's hand explained it. The paper was worded thus:—"One year's work, £100. He loved me and gave Himself for me. J. H."

"That was the happiest year of my life," Mister Horn said, in telling of it. "You reckon Sunday a good day, because in it you do no manner of work; but there's something better than Sunday, and that's where they rest not day nor night from their labours. I was sinking a well a good part of the time, and very often I I used to think about it down in the still, damp darkness, hearing nothing but the gloomy echoes of my own tools, and now and then a bit o' clay that went splashing to the water sixty feet below, sounding like 'ashes to ashes,' as I stood upon the shaking plank. I used to think that they up in their glory, and me down in the well were both doing the same for all that we were such a long way off, we were both working for the same Lord, and both wanted to do as much as ever we could. That *was* a happy year."

CHAPTER IV.

INTRODUCES US TO JAMES NIGGARDLY.

MISTER HORN'S chief trouble was the aforementioned Jim Niggardly.

"James Niggardly, Esquire, Stukeville," was the address on his letters, but with Mister Horn he was always plain Jim Niggardly. He was by no means what his name led one to expect in appearance—nothing of the traditional Mr. Gripe-man or Mr. Money-love; his were not the pinched features, the withered frame, the threadbare coat. Of middle height, stout, and rather good-looking, the dark hair brushed up to make the best of himself, a gold chain spanning the rounded expanse of waistcoat, the thumbs thrust into the arm-holes—such was Jim Niggardly. A large man with a gold chain was the impression he generally made at first. The impression was confirmed when he began to speak. There was a trick of hesitancy and repetition at the commencement of his sentences, and as each sentence began with "I," it came out thus:—

"I, em, I—I—I—eh—"

So that one came to think of him as if these five or six "I's" had been rolled into one big man, with a gold chain. His signature was "I. Niggardly;" the carts bore it, and the coal-trucks had it in important letters. In fact, the "I" ran through everything, from the big man himself down to the brass seal that lay on the office desk.

He had commenced life in a very lowly way, selling small quantities of coal from house to house. His business had not been much till the railway came. Then he opened a coal-store, and kept grafting on other branches that all bore golden fruit, until he made no secret of it that he was worth five hundred a year.

Of all the truths that men accidentally utter in their common phrases, there is not one more suggestive than this—What is a man *worth?* James Niggardly was worth £500 a year! There was a time when he was worth a good deal more than that—worth more than all the cyphers that you could tack on to it. It was, when he had been an earnest attendant at the prayer-meeting, and Heaven honoured him, and men felt that he had power with God and prevailed—it was when he had sat in the midst of the Sunday-school class and told them of the loving Saviour until

their hearts were moved, and they went home strangely thoughtful and impressed—it was when godly old men and women brightened as Jim dropt in for a bit of prayer, and pressed him with their bony hands and blessed him with their dying lips—*then* he was worth more, tenfold more, a hundredfold more,—worth more to God, worth more to men, worth more to himself. *What is a man worth?* Yes, you are right to count it by his gold and robes and luxuries,—by the gold of pure love, by the white robes of truth and meekness, by the delicious luxury of a blameless conscience, of doing good, of blessing others, you can count what every man is worth.

But thus estimated, James Niggardly, with his five hundred a year, was a pauper. The old look of quiet contentment had gone, and in its place was an anxious and somewhat crafty expression; the kindly ways had changed into an irritable, almost angry tone and manner. His gentle wife could tell that the Jim who courted her twenty years ago and this James Niggardly, Esquire, were two different men. Sometimes people thought that she sighed for the dear old Jim who used to be—he whose face was often black with coal-dust, and whose cheery voice had gladdened her into many a blush as it

sounded down through the village street with its cry of "Coal, oh! coal, coal, coal, oh!"

His place at the prayer-meeting had been vacant for years. His name was on the class-book, but only now and then a lonely P broke the long line of A's. Every week Mister Horn read his name, and after a searching look round the room turned to his book—"'A' again," he said with a sign, and the pencil made three heavy strokes—for Mister Horn always put a capital A. It was associated in his mind in some round-about way with a capital offence, and this was a sort of capital punishment.

Sunday found Jim regularly in his place at Tattingham Chapel. There he sat in a crimson-curtained pew just inside the door, with his wife and three daughters. Even on collection Sundays they were all there, each with a three-penny bit, (what a pity there are no silver pennies!) James Niggardly, Esquire, himself gave sixpence—once Mister Horn hoped the sermon had done him good, for he actually gave a shilling, but at night he made up for it by giving the plate a nod, so that it came to the same thing.

Now, this James Niggardly, Esquire, of Stukeville was the greatest hindrance that "the cause" at Tattingham ever had. If it had not

been for his amiable wife and useful daughters, the sooner he had taken himself clean away, the better for "the cause" and all belonging to it. If anything was going to be done all waited for Jim Niggardly to start it; but there were so many buts and ifs, so much fault-finding and grumbling, so many wretched objections, and when he did give it was "pitched in such a low key," as Mister Horn put it, that it hindered much more than it helped.

Mister Horn, as he told Bill Smith, had often given James Niggardly his mind. He had known Jim from a boy, had given him his first start in life, had directed and advised him through his growing prosperity, and now grieved deeply as he saw this root of all evil thus growing and flourishing in his soul. Mister Horn was not the man to shirk his duty, and when he did speak the words were not so rounded and polished as to "glide off like water from a duck's back," as he said. When he spoke it was pointed and well-aimed, and it stuck just where he meant it to stick. "Music is all very nice and pretty," he said to an elegant young preacher, "but it's the bayonet and the bullet that does the work."

The quarter was drawing to a close, and James Niggardly, Esquire, was somewhat in

arrears with his class-money. It was no great amount, although it was for thirteen weeks. The noble sum of a penny a week and a shilling a quarter was all that he owed. Mister Horn, with half as much to live upon, gave a pound for the ticket column, and thirteen shillings filled up the other page. But Mister Horn, folks said, was "a wonder"—and remarkably enough in this ambitious world, nobody else coveted a similar distinction.

It was at supper time that Mister Horn called at Stukeville for the money. Everything was very nice; extravagant, he thought, in his simplicity. He would not join them, he would sit by the fire-place until they had finished.

"I don't see, Mister Horn, why I shouldn't enjoy myself," said Jim Niggardly, guessing the visitor's thought, and feeling that the little grey eyes were upon him. "I've worked hard for my money," and he helped himself to a dainty slice.

"Umph!" grunted Mister Horn in reply, and he thought of the penny a-week and the shilling a quarter.

The supper finished, they sat opposite each other in front of the fire-place. They were alone, and now Mister Horn brought his chair nearer his friend, he liked to *get at a man*, as he called it. He went right to the point at once.

"Look here, Jim, how can you satisfy yourself with giving what you do to the work of God? Two shillings and a penny is all that you give in a quarter, beside a sixpence that they screw out of you at a collection now and then."

"Ah, times are hard, Mister Horn," said Jim, wiping his mouth as he finished his glass of sherry.

Mister Horn's sharp eye followed the hand as he put down the glass, and then in a tone of banter he continued,—

"There's one thing, Jim, that would do you a world of good. Shall I tell you what it is?"

Pausing a moment, Mister Horn went on, "It's just this, to have your butcher's bill for thirteen weeks only come to two shillings and a penny."

"What *do* you mean?" asked James Niggardly, Esquire, looking up with surprise.

"Mean what I say," Mister Horn continued. "No, not the butcher's bill only, but the baker's bill too, and the brewer's bill, ay and the tailor's, the lot of 'em coming to two shillings and a penny! O this poor body of thine, how it would fare!" laughed Mister Horn, as he thrust his thumb where Jim's ribs should have been. "This proud flesh of thine would come down, eh friend? This broad cloth would look bare,

eh? The brewer's supply wouldn't need a dray to bring it, and the baker's bill wouldn't be worth calling for twice. Two shillings and a penny a quarter for Jim Niggardly's body! O, no, no, no," Mister Horn laughed, "two shillings and a penny, that's only for his soul, his soul!" Then Mister Horn spoke gravely. "Two and a penny, Jim, for the Bread of Life and the wine of the kingdom, for the white robe and the hope of glory, all for two shillings and a penny!"

"O, but, really," said Jim, annoyed, "it's absurd to put the two things together like that, we don't buy Heaven in that style, as if it were sold by the pound or the yard."

"Is it, Jim, is it so very absurd?" and Mister Horn spoke yet more gravely. "*What your body would be on two and a penny a quarter, your soul is more like than I care to see it, Jim.*" Mister Horn laid his hand kindly on Jim's shoulder. "You starved it, you know as well as I do, starved it till it can hardly get about, starved it till it can't crawl either to prayer-meeting or class-meeting. I knew the time, and you too, when it had decent clothes as ever a soul wore. Kindness, love to God and man—but now it's all rags and tatters, and not so clean as it used to be, eh, Jim? Not so absurd, after all. You're starving it for this prosperity of yours, you know

it as well as I do. And look ye, Jim Niggardly, ye'll get the worst of the bargain if you gain the whole world and give in exchange for it even this poor starved ragged soul of yours."

Jim was silent. He felt truly enough that it was not so absurd after all.

Mister Horn rose to leave. "Good night, Jim," he said, holding out his hand,—"I came to tell you what I thought as plainly as I could, and I've done it. If you don't see it now, you'll see it all some day, and God grant that it may not be too late in the day to mend."

Then Mister Horn went home to bed, and slept like a man who had done his duty not unkindly. Jim Niggardly went to bed too, but somehow did not rest comfortably.

CHAPTER V.

HOW OLD JOWL GOT A DINNER.

YET there were some things that James Niggardly, Esquire, would give.

He might have coveted very earnestly the blessing of entertaining angels unawares, so zealously was he given to hospitality. The larger customers left his office door wiping their lips approvingly; and at his table a hearty welcome and more than enough waited for every guest. Nor did he suffer his visitors to overlook his bounty. The wine was urged with the recommendation—"I won't say it's good, but if it isn't, good can't be got for money;" and the prices of luxuries were carefully whispered by him as "between ourselves."

Some said Mister Horn was too strict, some called him pig-headed, and that he believed no one was right but himself. At any rate it was true that, somehow or other, he wouldn't see much virtue in this, nor suffer it to be urged in James Niggardly's defence.

"Hospitable is he—good-hearted?" Mister Horn would say, waxing hot and indignant. "If James Niggardly *ground himself* down to a flint stone, if he grudged every penny that he spends on himself and his friends, I could understand him. If he were a scraping, hoarding miser, lean and shrivelled, whose hooked fingers would like to clutch and save the air that other folks breathe, and the sunlight they see with, I'd like Jim Niggardly better. The worst of all is that he *can* be hospitable to everybody but to the Guest who has stood and knocked at the door, in vain entreating: '*Open unto ME!*' Yes, he can be generous to all except the Lord that bought him! He doesn't care a pin for any expense but that which goes to God's work. I had rather see him a miser out and out, to himself and all of you, than see him as he is—a miser to nobody but to that God who gave him all that he's got. No, don't talk to me about his hospitality." And most people readily obliged Mister Horn in this finishing request.

With these notions so strongly held, it was not much wonder that Mister Horn did not care to avail himself of Jim's pressing invitations. Often repeated, and very sincerely made, they were somewhat bluntly declined.

On one occasion however, Mister Horn ac-

cepted an invitation with a readiness and freedom that were surprising.

He had dropped into the office on business, and as he was leaving, Jim pressed him to remain. "You never come to take dinner with us; you know there is always a knife and fork and the best I can afford—nobody living is more welcome than you are."

It was evident that Mister Horn had just got something "in his mind;" turning suddenly round in the doorway, and coming back again, he struck his stick sharply on the office floor.

"Thank ye, Jim, thank ye," said he, as the little grey eyes twinkled merrily. "You're very kind. It's just the very thing I'm wanting is a good dinner. I'll take it with me, thank you."

Jim knew there was something else coming, and looked enquiringly. "I'll take it with me, Jim," continued Mister Horn as he began figuring upon a piece of paper; and then went on interrupting himself as he added his figures—"ninepence and sixpence—you're very kind, Jim—and eightpence—very kind—and ninepence more—very kind—and fourpence,"—he paused as he drew a line at the bottom of the paper. "There, Jim, I'm not much of a ready reckoner, but that's about it, as you do things handsome—three shillings—ah, but I'd forgotten

the cigar, that's sixpence more—say three shillings and sixpence. Thank ye; I'll take it with me as I'm rather in a hurry."

James Niggardly began to suspect what was coming, but only looked what he thought.

Mister Horn laughed with an honest, child-like merriment, and then renewed his appeal. "I'm just going to see poor old Jowl; he's as poor as a church mouse, and I should very much like to take him a dinner, so if you'll give it to me I'll be off, Jim"—and the sentence ended in a laugh like that with which it began.

"Three and sixpence!" said Jim, "really Mister Horn you're always begging—I'm only a poor man—give, give, give—it's nothing but give"—and he spoke like one who is bitterly wronged.

"O, I'm very sorry, very sorry, I'm sure;" and Mister Horn spoke with an air of apology. "You ask me to take dinner, I accept your offer and want to *take* it, and now you draw back like this. Why Jim, I certainly thought you meant it."

James Niggardly felt that Mister Horn had him, and that it was useless to wriggle—as if it had been his very life blood, he counted three shillings and sixpence into Mister Horn's hand.

"Thank ye, Jim, thank ye," Mister Horn

chuckled; "I've enjoyed the dinner very much. It's such a comfort to an old man like me to dine without indigestion and all that." His voice returned to it's more serious tone as he moved towards the door. "Good day, Jim, there's not many things that are better worth the money than old Jowl's blessing—good day, thank ye."

"Well," Mister Horn muttered to himself as he went up the road, "I'm glad that I've got poor old Jowl his dinner; but I can't understand it. Jim would rather have had me, or anybody else who doesn't need a dinner, to dine with him all the week round, than have spent three shillings and sixpence in this way. He'd give you five shillings in meat and drink sooner than give old Jowl one in hard cash."

* * * * *

"Really," grumbled James Niggardly, Esquire, as he passed into his comfortable dining-room, "this incessant giving is unbearable; people beg without any conscience." And he was obliged to console himself with a glass of golden sherry.

CHAPTER VI.

MORE TO BE DESIRED THAN GOLD.

"*The deceitfulness of riches*" is a familiar phrase.

Everybody says it.

But who believes it?

Perhaps not even you and I, reader, for all our talk about it. Money is so very useful, indeed so essential to doing good. And then poverty is really uncomfortable, and it is so un-influential, so powerless for any beneficence. It's generally ignorant, too, and often drunken and dishonest. Why, look at all our town missions and home missions, our bible-women and tract-distributors—they are all for the conversion of the poor, until we come to think of that Scripture, "*the poor have the gospel preached unto them*," as if it meant that nobody else needed it. Look, too, at our common phrases that unconsciously betray the deepest and most general convictions. The man who is getting rich is *doing well*, as if all morality lay in money-making. He who loses money is doing badly—

and the world reckons it the very worst badness of which men can be guilty.

The religious phrases baptize the same notions with a Christian name: "Providence smiles upon him"—they are always golden smiles—the man's getting rich. But of him who loses money—

church shrugs its shoulders and shakes its head, and says, half pityingly and half upbraidingly: "*He has gone out of his providential way.*" We test Providence by gold, and measure the Divine favour by the amount of the income. When, my reader, shall we learn the lesson of that Life of lives? The Son of the Highest was called the son of a carpenter. The Well-beloved had not where to lay His head!

She is a lying jade, this deceitful Riches. For years she had whispered to James Niggardly. "You see," she whispered smoothly, "when you have got so much more, how useful you could be, how *very* useful. Of course, at present, you can't do much, but *then* you will be able to give without stint, and in so many ways to do good." The fair enchantress conjured up a picture in which James Niggardly saw himself amidst his abundance blessed and beloved of all the villagers, busied only with schemes of usefulness, and spending his untroubled leisure in doing good. He saw half the devils of Tattingham

cast out by his gold—potent gold, yellow flashing gold, the true magician, the mighty exorcist, whose fetters should bind the Prince of Darkness, and whose influence should bring the "golden age"—what could not it's wizardry accomplish?

The wonder is that James Niggardly did not see the lie, ay and feel it too! The balance at the bankers increased each year, each year trade grew, and the returns swelled to higher figures. Yet he was not a tittle the happier, he could not give a penny more, and grudged as much as ever the little he did give. Happier! not he; he was harder to please, he grumbled more constantly, he swaggered a great deal more, his indigestion became more troublesome, while now and then there was an ominous twitching in the great toe—and this was all that riches did for him, the deceitful thing!

And she was as cruel as she was false. James Niggardly was within easy reach of the truest, purest happiness that ever soul delighted in. If, as he sat in the easy chair, looking out from the dining-room into the pleasant garden, he could have changed places with Mister Horn for an hour, he would have known what true happiness is.

The road from Stukeville to the village passed

up the hill, between tall hedges, and here and there between old twisted oaks and stately elms. All was beautiful with the leafiness of June; the air was sweet with honeysuckle and wild rose and the white flowers of the elder; hazel branches covered the hedge top, and from beneath them rose the lady-fern, the plume of budding foxglove, and all the luxurious tangle of deep grass and trailing leaves, starred by the white, or pink, or yellow of clustering wild flowers. The hum of insects filled the lazy noontide and the twittering of hedge birds, while now and then a flood of melody was poured from the soaring lark. On one side of the road leaped and sang the ceaseless little stream that, bubbling up to light in a delicious spring, round which the mosses hung, formed a tiny crystal pool where the birds stooped to drink, and then went laughing all along its way to the river in the valley below, as if its one good deed sent it rejoicing to the end of its course.

Slowly nature stole Mister Horn's thoughts. He stayed to scent the sweetness, admiring the beauty lavished round him, until he caught the spirit of gratitude that inspired all things, and he lifted up his heart to bless the Good Father; "O Lord, how manifold are Thy works; the earth is full of Thy riches!" he muttered. "*Full*

of Thy riches, yes, God doesn't keep His riches to Himself. The earth is full of them. Every little nook is crowded, even this common hedge-row and dusty highway. It's more than all our riches can buy, God's riches that He gives."

Slowly reaching the hill top, the landscape opened before him. The intense blue sky, the fields and woodland dappled with light and shade chasing each other in leisurely sport, and far away rose the great banks of clouds—God's snowy mountains. "Full of Thy riches," he cried, as he paused, "and all these riches mine!"

A princess welcomed to her adopted home with jubilant music and costliest splendour, with censers breathing delicate perfumes, and the rapturous greetings of a mighty host, would have been of all things most unlike the plain, quaint, busy Mister Horn. And yet it was with such a joy, so full and deep, that he lived each day; and with such a delight in all about him. Nature teemed with ministering spirits that seemed sent forth to minister to him. And well might it be so. Did he not walk in the smile of God—the smile that makes life's lowliest by-path a triumphal way? And did not leafy arches span it as he passed along, and flowers breathe delicious fragrance? God's own sun illuminated his steps, and the ever sweet and gentle

music of the birds attended him, "*Full* of His riches, *full*," he cried, "there is no room for anything more." Ah, James Niggardly, how much wouldst thou have paid down in hard cash to have had for one hour this contentment, this gratitude, this delight?

Near to the hill top was one of the many clusters of cottages that made up the scattered village of Tattingham. For the most part they stood in groups of three or four, facing the highway, with their gardens flourishing around them. But passing these, Mister Horn crossed over a stile, and then a few steps along the little path between the green wheat brought him to a dilapidated hovel. It looked as if, ashamed of being seen on the highway, it had slunk back thus far out of sight, and had all but thrown itself down in the effort. The disordered thatch, the uneven walls, the one window with its patched and ragged panes; the strip that had been a garden, now a mound of ashes and a wilderness of weeds —it was only by the grossest flattery that these could be known as "Old Jowl's *Cottage*." It was not a knock that announced Mister Horn's arrival so much as a rattle, as if the loosely hanging door resented the tap and shook itself crustily. A feeble voice answered, "Come in." Passing his finger through the round hole and

lifting the clumsy latch, Mister Horn stooped under the doorway and passed within. Fortunately the door was left open, for the air was needed, and the sunlight that slanted across the dusty room was the only pleasant thing in it. The place was just as comfortless as the outside promised, perhaps a trifle dingier. The old man himself was undoubtedly as poor as the proverbial "church mouse" to which Mister Horn had likened him. Yet, somehow, the first look made one take a fancy to "old Jowl." There was a fresh colour upon his wrinkled cheeks, and a smile that lit up the blue eyes and curled about the corners of the mouth; and when he spoke there was such a cheery contentment in his tone, that one could not help liking him. The sunshine reached just far enough to fall on the old large-type Bible that rested upon his knees, and from its open page the light was reflected upon his face. One felt as if the reflected light were always there, and that the freshness, the smile, and the contented tone grew somehow out of the light from that open page.

"Old Jowl," as everybody called him, had been for years unable to work—crippled with rheumatism, and gradually growing feebler, he could only crawl from his bed to the fire-place and back again. His wife had died some years

before, and since then he had lived alone. The neighbours looked after him, and with the help of some friends and the parish allowance, he had he said, "enough to praise God for."

"Well, old friend, how is it to-day?" asked Mister Horn, gently shaking the old man's hand.

"Ah, Mast' Horn, I'm glad to see yeow, bless yir, I knew 'twas yeow when yeow come to the door, and the sound o' yeow like did me good. I'm right glad, I am, right glad;" and the old man looked it too.

Light is sown for the righteous, and gladness for the upright in heart—and Mister Horn might have been the messenger sent with it. As the light-bearer and the joy-bringer many a one had blessed him. His happy manner, his homely ways, his pleasant gossip about all that could interest, his simplicity and quaintness did the the people more good they said, "nor the doctor hisself." *The Sun of Righteousness* carries the healing in His wings. There is nothing that heals in the gloom of righteousness—nothing that heals in the chill, sunless religion that goes through its duty cold and unrejoicing, like a November day.

"They don't do much good," Mister Horn often said, "who have stayed in the thunder

till it has turned their milk of human kindness sour."

It is a way of doing good much overlooked by many learned doctors and great professors that the Bible recommends, "*A merry heart doeth good like a medicine.*"

"Bitters are useful sometimes, and blisters are needful now and then; but as a general sort of a family medicine that it's best to keep about one, there's nothing like a merry heart," was one of Mister Horn's favourite recipes, and many grateful testimonials would have testified to its efficacy. Jim Niggardly with a purse of golden guineas couldn't have made old Jowl's face brighten into such a happiness as did the merry heart that rang in every word Mister Horn spoke.

"I've been a thinking as I came up the hill what a happy old fellow you ought to be, friend," continued Mister Horn.

"Me, Mast' Horn, so I am, bless yir," and old Jowl looked happier than ever.

"Well,' I said to myself, 'if anybody's got a father so rich and so kind as his Father, he might set up for a gentleman, I count."

"Ay, as kind as He's rich, Mast' Horn bless Him! I oftenist think that I'm like the prodigal son—poor enough, an' a bit hungry and cold

sometimes, but it's like the prodigal when the father had meet him and fall'd on his neck and kissed him and said, 'he was dead, and is alive agen.' Why that kep him happy till he got to the father's house. And then! then!"—and the blue eyes sparkled into tears—"then there was the best robe, and the fatted calf, and the bein' merry. I'm goin' home and He's with me, Mast' Horn, and I oftenist think that we're gettin' near the door, very near."

Mister Horn was quiet for a minute or two, as if to let the old man feel the blessedness of his own words. Then he broke out more cheerfully.

"You've been growing a long time, old friend."

The blue eyes looked round with an amused wonder. "Growin,' Mast' Horn, whatever do yeow mean?"

"Why, rheumatics is what they call it by, but that's only what they say; *it's growin' pains, growin' pains.* I know when I was a lad I used to have a lot o' aches and pains sometimes, and the old woman would say, 'Ah Jim, it's on'y growin' pains.' Ay, and all our pains and aches is nothing but growin' pains if we use 'em right. These pains o' yours, friend, they're on'y growin' pains—the wings pushing up a bit,

lengthening and strengthening, till some day they'll be full grown, and then—you'll clap the glad wings and tower away."

"Ah, it'll soon be, Mast' Horn, very soon," and the look was of triumphant joy. "I think they're comin', and a bringin' the best robes. An' I count I shall hardly know mysen! To think o' my poor crippled feet a walkin' the golden street like the rest o' the priests and kings, and this old hand done with roomatics and a sweepin' the golden 'arp! Ay, Mast' Horn, it'll be a mystery an' a mercy, but bless the Lord it'll be for all that!"

Presently followed a few words of simple earnest prayer, and Mister Horn rose to leave.

"I've brought a dinner for you, old friend," he said, taking the money out of his pocket; "here's three shillings and sixpence from Jim Niggardly."

"The Lord bless him, the Lord bless him and yeow for bringin' on it, Mast' Horn! The Lord bless yeow both! 'Twere on'y this mornin' as I wa' talkin' to the Lord, for I man't kneel to pray, so I sit and talk to Him——"

"Face to face as a man talketh to his friend," whispered Mister Horn to himself.

"And I say 'Lord, I got a bit o' care, and I want to cast it 'pon Thee. Knowin' that Thou

care for me. The quarter day is a comin' and *there's the rent*, Lord.—O Lord! whatsomever I suffer I know Thou permit it, and Thou art wise and *very* good, but, Lord, I wouldn' have nobody 'cept mysel' to be the wuss for me, Lord.' I wa' sure the Lord hear me, and now 'ere's the answer. Bless the Lord. Tell Jim I man't do much for 'm, but I'll do what I can. I'll pray the Lord bless 'm, and yeow too, Mast' Horn." And as the bent fingers held the money the lips moved in gratitude and prayer.

"Good day, old friend, good day," cried Mister Horn, abruptly, and hurried away, brushing his hand across his eyes as he went, and the short legs hastened off over the field and along the highway at their swiftest pace.

* * * * *

Is not riches a deceitful jade? Here was James Niggardly wretched amid his plenty, when three shillings and sixpence could buy so light a heart, and a soul so winged with joy as that which Mister Horn had found in old Jowl's cottage!

CHAPTER VII.

OLD FRIEND CHAFFER—WHERE HE LIVED.

Of all Mister Horn's friends there was no such favourite as old friend Chaffer. Whenever Mister Horn began to talk of what people could do in the way of giving, all knew what was coming; there was sure to be something about old friend Chaffer.

Their admiration was mutual and usually expressed itself in the same terms.

"A! he is a wonder, is old friend Chaffer," jerked out Mister Horn, while the ash stick came down with a thump, as much as to say, "Ay, there's no mistake about that, master."

"You know he's a wonder is Mister Horn —wholly a wonder," quoth old friend Chaffer with a shake of his little old head, and a broad smile that revealed the lingering grinders, few and far between.

He lived in the village of Hillingsham commonly known as Hill'sam. the traveller

who should pass up the narrow winding hill and reach the scattered houses of this parish, would not think it peculiarly favourable to the development of heroes.

Old labourers, bent and withered as if beaten down by the winds and rains, and dried up by the suns in which they had spent fifty or sixty years of their life, crept along in smock-frocks, each with its peculiar ornamentation in front like a breastplate of needlework: the projecting legs were buttoned in leather gaiters that narrowed into marvellously small ankles, and then went swelling into a pair of huge hob-nailed boots. Younger men had, for the most part, enlisted or emigrated, while the daughters were hired, from year to year, at the Michaelmas "statty"—as the statute fair was called. The early cockcrow woke the little place to the kind of walking sleep that was its life; the hum of the thrashing machine was fitting music throughout the monotonous day, and in the evening the booming cockchafer had it almost to himself.

The church stood long and low amidst a clump of dying trees. The churchyard, separated from the road by a slimy horsepond, was neglected and nettle-grown. The weather-worn wooden memorials of the dead, stretching the whole length of the grave, told only of long life

and unchanging names. The village that commenced with the church was in every way a continuation of its appearance. It was ugly—almost ugly enough for a town. The houses were neither sufficiently old nor poor for Nature to have touched them with her kindly hand into something of her own; there was no moss-grown thatch, nor walls thick with honeysuckle and clustering rose, nor ivy climbing—

"Aloft a grove, beneath a knot of snakes."

The cottages were most of them of dull red brick with slated roofs, that in summer looked fever-stricken with the heat, and in winter looked blue and red with the cold.

At the other end of the village was the other place of worship, as if between them they would secure all the souls. It was a white-washed little place, with low roof and two arched windows. The door was covered with many coats of paperings, remnants of various parish notices and Circuit announcements, with lingering patches legible enough to make an absurd jumble, in which a public tea meeting was followed by compulsory vaccination, and special sermons had to do with votes for the knights of the shire, and "sermons would be preached by" a list of rate-

payers as long as one's arm. Everybody knew in a moment that it was the Methodist chapel.

Such was Hill'sam, where old friend Chaffer lived and worked through the six days of the week. But Hill'sam on Sunday seemed quite another place. The church woke up and crashed out a merry peal that met you with its music a mile away. The men put on the week's clean smock-frock, the women donned their old red cloaks, and the best bonnet saw the light once more. A Sunday at Hill'sam was a day to be remembered. You overtook men and women hot and dusty with their long walk, the father carrying one, perhaps two little ones, while the maternal shawl bulged with the shape of a basket. Their pleasant good morning was proof enough that they themselves belonged "to the Methodists." You might have known where the chapel was by the folk that lingered about the door and in the road. At church all went in before the service commenced, and were ready at once reverently to worship God; but at chapel they waited thus as if to make sure that the preacher had come before they risked themselves inside—perhaps there was too much reason for their caution.

Then the singing at Hill'sam!—Well, to say the least, it could not be forgotten. There was

the clarionet, which tried to make up in zeal what it lacked in skill; and the fiddle—the fickle fiddle!—that had periodical fits of goodness, and then was periodically reported "to have given up religion and gone to church." There was the pious old leader—heaven bless him!—who believed tunes were spiritual exactly in proportion to their runs and repeats. Yet was there a heart about it all and an earnestness that were infinitely better, more acceptable to God, and more profitable to the people, than the vain performances of some more ambitious places in which no one can join.

After the service the preacher for the day had to meet the one Society class. This over, all adjourned to the vestry, where a score of cups and saucers, the opening of bundles, and other signs intimated that dinner came next. One basket produced a knife and fork—they were for the preacher; for him, too, were the slices of bread and meat, and the further luxuries of a plate, a screw of salt, and a mustard-pot. The others sat round on the forms, ranged in families—a family clasp-knife with its one large blade did common duty on the bread, and bit of cheese or bacon. Then came two or three cups of tea completing the meal.

Oh what happy talks knit those hearts together,

and helped to make the Sabbath the blessed day that it was to them! Some of earth's godliest saints gathered at that humble meal. Look at the tall, bald-headed old man in the corner, keeping himself very much to himself; and well he may, for he has neither kith nor kin, that he knows of, in the whole wide world. Those large eyes of his staring out into vacancy as if they had seen nothing, and found in that enough to be in a perpetual wonder, have seen some rare sights. He was brought up as a lad to the business and profession of a smuggler by a pious uncle—for in those days some believed that piety and smuggling could meet together and kiss each other; and it is duly recorded yet in the Minutes, how that the Conference gravely asked what should be done to put down smuggling in the Societies, and it was agreed that no smuggler should be allowed to remain among us as a local preacher. He was kidnapped and pressed into His Majesty's Navy more than sixty years ago, and bears about him traces of incidents as romantic as were ever written, and those wide-open eyes have seen more history than most of us have read. But the one story he can remember most vividly, the one incident that he can talk of most unweariedly, is how that under an orange tree on the top of a lonely

island in the South Pacific Ocean, he sought the forgiveness of his sins and found peace with God; and how that it was followed by a revival on board the Man of War in which half the crew and many of the officers were converted; and how that they sailed into battle singing hymns —hymns that sometimes were suddenly silenced here and there, not because the song had ceased but because the singer had gone to sing elsewhere.

There is good old mother Bear, too, mumbling her bit of bread and muttering her gratitude by turns, who, when a friend called to see her the other day, said "Ah, God is good, He is good to think o'me as He do for I ain't nohow worth it. Ye know up to las' Saturday I had a half-a-crown a week from the parish, and then I had a goodish appetite but then they tookt sixpence off, and that very day I los' my appetite, so as I can do just as well as ever—Ah' *God is good, He can make things fit so!*"

After dinner the children met for an hour in the Sunday School,—humble work enough it was that did not get much beyond the letters and small words, but like all true work for God, it was imperishable, and Heaven kept the record faithfully in the Book of Golden Deeds.

The afternoon service closed the day. Then

the fathers and mothers with children and empty baskets went homeward over the fields or along the highways, leaving Hill'sam to sink to its usual quiet for another week.

But before this our attention would have been caught by the quaint figure of one who must have a chapter all to himself.

CHAPTER VIII.

OLD FRIEND CHAFFER—WHAT HE DID.

Now of all the prosaic folks of this parish of Hill'sam there was none with so little promise in his appearance as our old Friend Chaffer.

A little bent old man, with flat feet that shuffled along uneasily, was what one saw at the first glance. "As tender as old Friend Chaffer's corns," was a well-worn proverb with Mister Horn, by which he usually summed up his opinion of folk that were easily put out and vexed. As he shuffled nearer there was disclosed a figure quaint in feature, expression, and dress. The hat, that once held the skull of an eminent divine, accommodated itself to this smaller head by lying back until it almost rested upon the shoulders and projected in front immediately above the eyes, just a fringe of flat hair marking the line of separation. Underneath was a pair of as pleasant eyes as ever merry wrinkles played around; the cheeks and dumpy nose were

scorched into a permanent glossy redness; the mouth, large and sunken, was fixed into an unchangeable smile that seemed to give a twist to all he said, making the husky sentences end in a sort of little laugh. A velveteen coat with sporting buttons hung in folds around the little old man. The trousers might have laid claim to all the privileges of apostolical succession, and like the doctrine itself, had to be much patched from many sources.

His life had been spent as a farm labourer. On ten shillings a week he and his good wife had brought up a family of eleven children and now at seventy years of age he found his hard work rewarded with a parish allowance of five shillings a week.

Look well at him, for he is a hero. Ay look well at him, as Mister Horn would often say, look well at him in this world, for he will be too high up for most of us to see him in the next.

If the very many thousands whose names fill the Annual Report of the Wesleyan Missionary Society were to pass before us, a vaster, perhaps a more imposing procession had never been beheld. Crowned heads and robes of royalty would swell its pomp; generous merchants and devoted ladies would testify that giving doth

not impoverish; chieftains decked with feathers and wild beasts' skins would lead on their tribes; furred wanderers from the North would march beside the negro and the stately Brahmin—almost every nation would lend its variety of costume and appearance, and send its pledges that all the kingdoms of the earth should become the kingdoms of the Lord and of His Christ. But first and foremost should be none of these. Not the king with splendid gift in stately chariot—not the chief enthroned with barbaric pomp upon the glittering elephant—not the stalwart leader of a once savage tribe now bringing the weapons of cruelty to lay at the feet of the Prince of Peace—not the merchant-prince whose vast munificence has made his name a household word throughout the world. Heading the mighty host should be a little stature and quaint figure hurrying on with shuffling feet—first and foremost there would be our old Friend Chaffer!

With five shillings a week to live on—five shillings for rent and food, for firing and clothes, with class money never forgotten—he appears in this year's report *for one pound and twelve shillings!*

One pound twelve! It sets one thinking of the Report, and of what some of those entries mean that look so unimportant and are so

quickly read—what stories of self-denial are locked up in them!—what schemings to save, what struggles to spare! Ay, and more commonly forgotten, what system beginning thus has unconsciously spread itself throughout all the management, and wrought more than its own supply!

This one pound twelve was the result of a year's hard and painful work. Miles were shuffled over to collect a shilling and very often less. Little bits of garden produce were lovingly worked at, and eagerly sold for a few pence. How warily the conversation would be turned round when any one dropped in, how cunningly led up to a certain point until suddenly the box made its appearance, explaining and applying all that had gone before! The philosophy of that Scripture, "A liberal man *deviseth* liberal things," could find no better illustration than in old Friend Chaffer. With no such restless thought did ever genius seek to apply a new principle or to produce the new machine; with no such uneasy watchfulness did ambition ever try to turn advantages to its own acount as that with which old Friend Chaffer sought to fill his box. Like the woman of Bible story, he had but "a precious box" to bring for his Master's acceptance and service, and to fill it richly full

each year was his dream, his ambition, and his toil.

Picture the large hat, the glossy face, the loose coat, shuffling up the hill with the missionary-box under his arm, tied up in a coloured cotton handkerchief. In this sweltering heat and with his painful steps it will be an hour's hard work to get to the farm-house to which he is going. At length he reaches it, and stands amid the sheds. And now, making the pigeons fly disturbed from the barn roof, and making the old dog moan in dismal concert, the little husky voice sings to the traditional tune the familiar hymn :—

"Blow ye the trumpet, blow
The gladly solemn sound :
Let all the nations know,
To earth's remotest bound,
The year of Jubilee is come ;
Return, ye ransom'd sinners, home."

Then panting with the effort, and pausing to recover breath and to stroke the little fringe of flat hair over his eyes, he sang the second and other verses of the hymn.

At once the news spread that old Friend Chaffer had arrived. All knew him, and all were compelled to like him if it were only for his simple, cheery face. The master came across the yard

from the stock to lean upon his spud with an amused attention, and to roll in a few bass notes when it came to the two last lines; the "missis" and eager children crowded the old porch; the servants looked out from the windows, and boys, in little smocks and gaiters, gathered around him with a customary grin. When the hymn was gone through the box was carefully untied and handed to the master, and thence throughout the house. Everybody gave something. As it came back again it was a picture worthy of any pencil to see the little old head hung on one side as the box was lifted to try its increased weight, the face glowing with contentment, and the mouth and cheeks and eyes all puckered up into a hundred quaint wrinkles that seemed to vie with each other in expression of merry gratitude. Then came a verse or two of the hymn:—

"Jesus shall reign where'er the sun
Doth his successive journey run;
His kingdom stretch from shore to shore,
Till suns shall rise and set no more."

Again the box was carefully wrapt up, and the little bent figure shuffled homeward, past all work for himself, but thankful, most thankful, that he could still do something for his beloved Master.

Once he boldly proposed to call upon the

parson of the parish, who had not more kindly regard for the Methodists than one could expect; they were a sort of poachers who trespassed and poached upon his preserves with impunity. When old Friend Chaffer suggested it to his wife she was almost alarmed, and tried to talk him out of it. The matter soon dropped, and the good wife triumphantly concluded that he had given up so wild a notion; but, unknown to her, he shuffled away one day to the rectory.

The good clergyman received him kindly, and heard his request, and, indeed, handled with some curiosity the treasured box. But putting it down, as old Friend Chaffer finished his appeal, he reminded him that he knew nothing of the Wesleyan Missions, and must have some information first. At once the old man promised to bring him a Report. Six weary miles he trudged to fetch it from the Superintendent at Gippington, and six miles back, and the next day stole away quietly again to the parson.

"He did stare when he see so much readin'," the old man told us afterward; "he looked quite frightened when I said I 'ud leave it with him to *read it through.*"

A week after old Friend Chaffer went once more. The good clergyman was amazed and much interested.

"Why, I thought you Methodists were a feeble folk, but I find that you do even more than we do." (It was a treat to see old Friend Chaffer's face as he told of that!) "I really can't give you less than five shillings. Come for it yourself every year, and lend me the Annual Report of your Society."

"I was comin' out o' the passage," the old man went on, "and 'twas darkish, and I did'n' know anybody was near by, and I was sayin' to myself, 'Bless the Lord, O my Soul,' when the door was opened for me, and I saw the parson's good lady, and she say, 'You mustn't tell any one; but here's another half-a-crown for you, Chaffer, and I wish I could give you more;'— and the way she say it was as good as five shillings, 'twas so kind and pretty spoken."

But it was not his skill as a missionary collector only that gained for him the title of "a wonder." There was a story that old Friend Chaffer would but seldom allude to, but which Mister Horn delighted to tell to every one.

From the time of his conversion Chaffer had determined to devote something regularly to the work of God. It was no easy task, with an additional mouth to be filled each year, while the wages kept at the same hard line.

"I al'us carried my class penny in my waist-

coat pocket till the Sunday meetin'," the old man has told us, "so that it was sure whatever come. But then there was the Missions: I loved them very much, and al'us read the 'Notices;" an' there was a collection or two, an' one thing an' another, so as I wanted three or four pennies more sometimes. My neighbours ud' say to me as it wa'n't needed for me to do so much; but I say to them, 'If I was an archangel, I'd try to sing my very best to the Lord, but seein' as I a'n't, well, the on'y thing is to do the best thing as I can 'pon ten shillin' a-week and 'leven children. Why, bless ye, it's wholly the same if *we do our best!*"

Here, too, the liberal mind devised liberal things. The little garden around his cottage grew a few vegetables, and two or three fruit trees sent a few baskets during the year to market. Choosing the sunniest corner, and in which grew his choicest apple tree, he christened that "the Lord's bit." Whatever he could make out of that was to be given away. Love is satisfied only when it gives its best. This corner received of all the most careful labour, this was the first to be dug up and planted, and for this was reserved the pick of roots and seeds. Here the depredations of the frost and earliest sign of blight were most jealously traced, and here the

promise of the spring and the summer worth were most joyfully anticipated.

But once there came a time when the garden began to grow neglected. The weeds stood thick and tall. The unpruned trees were tangled with wild creepers. Chaffer's familiar face was missed from the Sunday services. He had been brought home from his work with an injured leg, and lay upon his bed without a prospect of leaving it for months. Then sore want slowly stripped the house. The little savings put by for some such rainy day were soon gone through—one by one disappeared the less needed things about the house. Again the wolf was at the door, and there seemed nothing left with which to drive him away. The children were coming again, and there was not a crust in the house.

Then the anxious wife bethought her of something that would scare the wolf. Laid by in a box, carefully wrapt in a piece of paper, were four shillings—four precious shillings!—the produce of "the Lord's bit." Taking them in her hand, she came to her husband—they were starving—could they not take this money, or at least borrow it and pay it back when times were better? Little Chaffer, burdened as he was with bitter wants, had hitherto borne up bravely.

But now he burst into tears. "What," he cried, "play Ananias and Sapphira, and rob our only Friend! O no, no lass!" he went on as the tears streamed down his cheeks, "if it is the Lord's will we can starve and die and go home to heaven, but we ma'n't do this, come what will."

The poor wife turned in despair to the lingering herbs in the garden, and gathering what little there was, went off to Gippington to pick up what she could for them.

Chaffer lay in the lonely place thinking of the Lord and of His ways. "Well, we're come to the last pinch now, he sighed, "and may be it is the turnin' point. The doctor tell me I ma'n't set my foot to ground, but I'll try, happen the Lord 'll help me."

Painful and stiff the leg was, and it was with much difficulty that he hobbled to the door. He crept along to "the Lord's bit," and looked at it with such a grief as that with which one would look for the first time at the grave of some most beloved friend.

"Well, I ma'n't let this be, if I never do anything else. I'm up now, and may never be up agen, and it 'll comfort me to know as my last bit o' work was for Him."

And the withered hands clung to the spade, and he struggled slowly to turn over the earth.

It was hard work, but done with a desperateness as if it were love's last effort. He was in the midst of his work when his wife was coming down the hill toward their cottage. She had sold her herbs and was returning with at least one day's supply, when she caught sight of her husband in the garden. She could scarcely believe her eyes at first, but soon surprise gave way to grief and vexation, and as she appeared at the gate poor Chaffer hobbled in before the coming storm, and crept back again to his couch.

The storm of course soon blew over, for it was only the anger of anxious affection, especially as Chaffer found himself only wearied by his effort. The next day he crept out again, and finished "the bit." Strength rapidly returned, and in a few days he went back to his work, nor ever felt anything more of the injury.

"Eh, wife," he whispered, when he brought home his wages, "I should be on my back yet, if we'd touched the money o' 'the Lord's bit.'"

So old Friend Chaffer came to be called "a wonder."

CHAPTER IX.

HOW BILL SMITH MANAGED.

Old Mrs. Catchpole had dropt in to see Widow Hunt.

Life had not many comforts for Widow Hunt, but there was one so richly enjoyed that it made up for all deficiencies in number or variety. It was to sit after dinner, when all was "tidied up," in clean white cap well frilled at the edges, and to hear the news. Hers was the rare gift of listening well; never obtruding an opinion or interrupting any remark she invariably came in like an echo at the end of the sentence, faintly repeating the last two or three words with a serious shake of the head. To-day she sat on a low stool in front of the fire place, her elbows resting on her knees, the hands exposing the palms to the grate, and her projecting chin turned up towards the speaker. And seeing that it was extremely hot, and that the fire-place was perfectly empty and shone brilliant only with black lead, it was at least creditable

to the old lady's strength of imagination that she sought thus to screen her face and to warm her hands.

Her good friend, old Mrs. Catchpole, possessed the more common gift and grace of gossip. A shadow—the faintest murmur—even a fancied whisper could supply her with gossip for a day. The Israelites made bricks without straw,—judging from her gossip old Mrs. Catchpole could have made them without clay. Out of nothing grew amazing secrets, and the most passing glances sufficed to reveal prodigious events.

She had nodded to Bill Smith at Widow Hunt's door, and the lingering image suggested the topic on which Mrs. Catchpole started as soon as she sat down by the frilled white cap, and just got her breath as she said.

"I count, my dear, as Bill Smith must be a-making money," she began.

"A-making money," was the faint reply, as the frilled cap solemnly shook itself.

"Why, you know it a'nt more 'an five year sin' he was a'most the poorest man in the parish —a-drinkin' an' a-hidlin' about, as were quite disgraceful, an' his wife lookin' that starved—for all she kep' herself to herself, and thought nobody knowd owt about it, 't were plain as a pikestaff."

Mrs. Catchpole paused for a moment. "As plain as a pike-staff," solemnly observed Widow Hunt.

"An' his children rags and tatters," continued the gossip, before she had fully got her breath once more.

"Rags an' tatters," came in like an echo.

"But now—" and Mrs. Catchpole nodded her head and raised her hands, as if words were much too weak.

Widow Hunt gave a prolonged and solemn shake of the frilled cap that did duty at once for itself and the echo.

This silence of the two old ladies fairly expressed the opinions of the village as to Bill Smith. "He must be a-making money," was the summary objection by which Mister Horn was always defeated when he referred to Bill as an instance of *thinking about giving*.

Yet it was so obviously impossible for him to be getting rich or really saving much, that words generally gave way to the convenient vagueness of a nod or a look.

Bill was undoubtedly a prosperous fellow. Everybody had noticed a strange improvement in the look of the man, and of all about him; and when at last he migrated from the free seats and filled one of the dozen pews at Tattingham

Chapel, everybody expressed his opinion of Bill's prosperity.

Nor could it be denied that there was much to support the opinion. Everything about him proclaimed it as plainly as could be—himself, his wife, his children, his house, his little front garden, the ringing anvil—all in their own way repeated confidentially Mrs. Catchpole's opinion that Bill Smith must be a-making money. There were airy whisperings of prosperity in the branches of the apple tree; it bent down almost to the ground under its weight of fruit. The vine leaves that peeped in at the window, rustled all day long, gossiping of the good things they saw within. The four grafted rose trees that stood in the corners of the grass-plot grew up stately and flourishing, as if conscious that they were part of the establishment and prospered accordingly. The tidy little woman that flitted past the open door, and the cheery song that came from within, completed a vision of prosperity. It was repeated in the little shed at the side of the house, where the hammer rang its merry music on the anvil all day long, while the sparks danced to the tune, and the bellows made the sleepy fire wake and leap half up the chimney with white quivering flame. The children, too, that came down the shady lane from

school, with rosy cheeks and glad voices, kept up the impression; and the baby! the youngest mother in Tattingham agreed that there never had been so prosperous a child in the place.

No wonder then that people talked of Bill Smith as "a-making money."

Moreover Bill thought himself as prosperous as any man need be, but then he used the word in his own sense.

"You see with most folks prosperin' means *gettin' money*, but I know that it means *usin' money*. Five or ten shillin' a-week, or twenty or thirty for that matter, don't make a man prosperous if he can't use it when he's got it. I can remember the time when the more I had the less I prospered—when more money on'y meant more drink and more want." This was Bill's explanation.

The fact was that ever since his conversion Bill was a favourite pupil of Mister Horn's. He had taught his master perhaps as much as he had learned from him, for it was in frequent talk with him that Mister Horn often hit upon the views that he so perpetually advocated. Moreover he presented to Mister Horn precisely the subject that he wanted on which to test his theories. An intelligent, good man, earning about his thirty shillings a week; here Mister

Horn thought he might see how his opinions worked.

It was at the close of a long evening talk with Mister Horn that Bill first began to carry out his master's teaching.

"Good advice isn't a thing to be kept on the shelf and on'y looked at, like the doctor's medicine when a man's gettin' better," he said to his wife as he sat down with pencil and paper to see how he could "match it."

They had been talking of the scriptural rule —to lay by on the first day of the week, as God prospered one.—"Not that what was best for some folks in other times is always best for everybody in these, but that if a man *can* get Scripture to build upon it's the best and most comfortable foundation he can have," was Mister Horn's comment on the text.

So Bill sat with a neat little money box before him, turning over the first principles of prosperity—*using money.*

"Now first there's *what I must lay by for,*" he said to himself; "there's the Lord's work—then there's the children—and then there's for old age and a rainy day. That's about all I need lay by for." So he wrote down the three in large, uneven, crooked lines.

"Now the next thing is *how much* to lay by"—

and he lifted himself from the paper and bit the end of his pencil as he turned over this most difficult point.

"I can make thirty shillin' a week, takin' one week with another," Bill muttered slowly, and paused again, gnawing at the pencil. "Well, s'pose I say three shillin' a week," and Bill figured a large three at the top of his paper.

Once more Bill lifted himself and bit his pencil with the look of a man who was in for a difficulty, but meant to get through with it. *How much of the three shillings to each claim?* This was the perplexing question.

"Religion saved me more than the whole of it," he said slowly, "and set me in the way o' getting as much more; so I'll begin with religion." So he wrote down—class money—"wife and myself," he whispered—two shillin', twopence a quarter. Then there's the ticket," he reminded himself, "a shillin' a piece—four shillin' and twopence," he said, as he added it up. "Well, then there's collections and the poor folk in the place, it will be good always to have a bit for them, so say five shillin' more.

"But stop," he cried, as hastily he added it all up, and found it came to nine-and-fourpence a quarter; "I'm going too fast," and figuring three times thirteen he stared with blank aston-

ishment to find that it came to *thirty-nine shillings a quarter.* "Close upon thirty shillin' left now."

Bill really was embarrassed with his riches. He could scarcely think of things enough to give to. But Bill's little maiden had a Missionary Box, and as he gnawed at his pencil his eye fell upon it. So another line at once filled up the paper—Foreign Missions, 1d. a week—1s. 1d. a quarter.

This at once suggested the Home Missions. "Can't give to one without the other,"—said Bill; so it filled another line, and another 1s. 1d. was arranged for.

There followed a longer pause than ever, and the pencil could scarcely bear the more vigorous application of the teeth, when Bill remembered that the parson of Tattingham collected for the Bible Society and called now and then for a trifle. So down went another penny a week, and at the end of another crooked line was "1s. 1d. a quarter."

Now it was that there came the resolution to take a pew in Tattingham Chapel, thinking that he could afford to be comfortable, and so went "another four shillin' a quarter."

He drew a line and counted the expenditure on the page. "Why, it's on'y sixteen shillin' and a little. Why, I shan't be able," cried Bill

bewildered, "to find things enough to give to."

"Let's see—next the children—three of 'em for schooling, twopence a week, that's six shillin' an' sixpence, an' worth it too." Then on the next page Bill had to spell the long word, "Education," and proved his originality in the attempt, and after it was figured 6s. 6d. "Then there's the club, that's sixpence a week," and again 6s. 6d. was entered.

Again the pencil began to add and subtract. —"Why, there's close upen ten shillin' every quarter to put by for a rainy day. Two pounds a year for the Savings Bank."

From that day Bill was a prosperous man. More than his figures showed.

"You see," he told Mister Horn, "it brings a man into such thrifty ways. Many a scrap of iron and many an odd penny finds it's way into the box when a man's a savin' method of doin' things.

So it came about that Bill Smith had five pounds in the Savings Bank at the end of a couple years.

CHAPTER X.

A HOMILY OF MISTER HORN'S.

He had thought about it, prayed about it, and half resolved to do it for a long time. At last one day the resolution leaped forth full grown with a very decided "*I'll do it,*" and the ash stick came down with an equally vigorous *Amen.*

Mister Horn would preach a sermon all about giving.

How it came about was on this wise.

It was in the autumn as Mister Horn went through the woods of which he had the management. He had been marking trees for the woodman's axe—a work full of varied suggestion to his quick mind. The day was one of those October days, most beautiful of all the year, in which autumn, sinking beneath the touch of winter, arrays herself in her loveliness, and takes the last lingering look at her own beauty —days in which the fell destroyer seems stayed and charmed and smitten with love to his vic-

tim. The sunshine lit up the red gold of the foliage and crept between the scantier leaves upon the mossy branches and down to briered nooks, while here and there a leaf came fluttering to the leafy path below. The robin tried with brave music to wake the dead summer, and stopped often, as if listening and wondering that there was no answer. The stillness, the loneliness, the "seriousness," of all about him found in Mister Horn a ready heart for the sermon they preached. At length he paused in front of a withered tree. The leafless branches rose up naked and black against the blue sky, the trunk ran down bare and black to the earth; no moss grew about it, no nests hung in it telling of generous shelter to the fowls of the air, no withered leaves lay heaped around it, a bank of golden blessings. Mister Horn took the chalk from his pocket, muttering—"Not that it's any good to anybody, but it'll be out o' the way." He stood for a moment looking up at it. Beyond there stretched branches of other trees, vigorous and beautiful; on every hand was life. He nodded his head and tightened his lips—"That's it," he said to himself, "that's it all the world over; keep all, lose all, give all, save all, trees and men—it's all one. The life that has gone out in doing good, look at it coming back here

in these leaves, to lie with warmth and life around them through the winter—but you, old friend, who kept it all to yourself, will get nothing back. You've kept your life to yourself, and now you're no good as tree or as timber. Cut it down—" and the chalk lines doomed it to speedy destruction.

As Mister Horn went on his way the dead tree became a text out of which sprang a multitude of similes and illustrations—a swarm of thoughts came and lodged in the branches thereof, diverse and manifold, but all leading to one conclusion. "Unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath."

At last these feelings and thoughts and figures gathered themselves together in the resolution, "*I'll do it.*" Then Mister Horn had pledged himself to a homily on giving.

One Sunday morning, about a fortnight after, the sermon was launched in Tattingham chapel.

The text was a harder matter with Mister Horn than the sermon, for thoughts had been collected so long that a text was rather a centre of attraction about which they gathered than a seed out of which the thoughts grew, and it was difficult to find which they fitted best. It was

perhaps rather because he must choose one than that it was the best that he took Ecclesiastes v. 13.

"*There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.*"

Now, my dear friends, I am going to try and say something about money.

"Preach the Gospel, and let money alone," does somebody say? Preach the Gospel I will by the Lord's help, and because it is the Gospel it won't let money alone. The Gospel has a good deal more to do with our money than perhaps most of us would care to know.

Now money—for all it's a very good thing in its place—is the most hurtful of all things if a man don't see to it and manage it right. The Bible is full of how men have been hurt by money; and the only scene in which we hear a wretched creature crying in hell is in the story of a rich man whose one sin was that he had his good things in this life. Money may hurt men in three ways.

First, it may hurt men in the way they try to get it.

Everybody ought to begin there. Let them see to it that *that* is all right. I've known folks go into some businesses for the sake of the

money, and think they wouldn't get any hurt. They might as well step gently off the church tower and expect to come down all right. When I used to be sinkin' wells, I always lowered a candle before I went down myself—if the candle burned all steady, I knew I could go down, but if the candle flickered and went out, I knew that wouldn't do for me. Let a man let down the candle o' the Lord *first*, and if that'll burn, the man won't hurt. But that candle is choked out if a man will keep a public house and get all kind o' company and all sorts o' talk and all sorts o' mischief brewin'—that air will put out religion and soul and all. Or if people will go where they have to act lies, and to measure lies, and to shuffle and dodge and do underhand things, that will choke all that's good in them. They say they *must* live somehow. I heard tell once about a lot of hungry people in Germany, who, in a time o' want, were going to break into some corn-mills, when Luther met them and asked them what they were doing. Then up comes a stout fellow, and quoth he, "Master Luther, we *must* live." "Live," thundered Luther, "why must ye live? I only know *one* must. *I know that we must be honest.*"

But it's so hard to keep money from hurtin' us that even in good and lawful callings men

very often hurt themselves. When a man will work so hard and so long that he can only yawn over his Bible for a few moments, and then fall asleep on his knees and call it his "prayers"—that man is sufferin' from a deadly hurt. Woe, woe to them who have in business set their hearts upon money, and make haste to be rich! It's the week-night service, or the man's class-night: "Ho, friend, are you coming with us?" Bless you, no! he's off, so very busy, so much to do—he must make haste to be rich. Ah, if he could stay long enough he might see the sorrowful eyes of Jesus following him with a tender pity, he might hear the words sadly spoken of him—*Alas! "how hardly shall they that have riches enter into the kingdom of God!"*

Ay, and there is worse hurt than this, though this is bad enough. When a man gets it by grinding down them that work for him—that's a gain that will hurt the owner thereof for ever and ever. The profit that's got by beating down the fair price of things, and by wringing hard bargains—why the miserable priests and scribes who had egged on Judas and prompted him to his accursed work wouldn't touch *blood money*—the pieces might perish with him! Touch it! I wouldn't touch it with a pair of tongs a mile long. I saw one day by the road side a well

where, in old time, when that parish had the plague, the people put the money for the provisions that were brought to them—the water cleansed the coins. But there is money—gold and silver and pence—that has the curse of shortened lives upon it, the curse of ruined health, of poor little starved children, of injured women, of wronged widows—*the sea itself couldn't wash it clean!* Like the foolish stories we heard when we were little, about how wise magicians could rub a coin and call up all kinds of visions, there are coins to-day that when you touch them ought to conjure up a crowd of folks underfed and overworked. Folks all hollow-eyed, with white, hungry faces, and long, bony fingers that point at men and curse them. They shall have their turn some day. God is slow but God is sure, and His book has it, "*Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold the hire . . . which is of you kept back by fraud, crieth, and the cries . . . are entered into the ears of the Lord of Sabaoth.*" Take good heed how ye get money.

Secondly, *Money may hurt men by the way they spend it.*

If the owner thereof spend it all in luxury and self-indulgence, that is a hurt that he may perhaps never get over.

Nothing in God's Book is more dreadful or more startling than the story of the man who had got enough to buy all dainty dishes, and unheard-of wines. Plenty to eat and nothing to do—why, what more could anybody want? Ah! he found out what more a man wants before the next day dawned. For the sentence had gone out, "Thou fool, this night thy soul shall be required of thee." He was dead, and left his barns to some third cousin whom he knew nothing about—dead, and could not take a farthing of it all with him—dead and buried, and the Lord wrote the epitaph:—"*So is he that layeth up treasure for himself, and is not rich toward God.*"

And see ye, my friends, ye don't need burstin' barns and much goods laid up before you get hurt this way. In the woods I've come across the adders, and I know that if the big ones want most killin' the little ones carry poisoned tongues. A man can let ten shillin' a-week bite him like a serpent. I'd rather that you should find this old frame of mine in the rags of a tramp, starved to death in a ditch, than have money hurt me as some in this parish let a week's wages hurt 'em.

In all the world's hurts and harms the worst is to see a man staggering home drunk, cursing his Maker, going home mad enough to do anything that's cruel and devilish.

Then there's the hurt o' spending money *too fast*—quite a plague in these times. The men must be counted gentle-folks, and the women must look never so smart—till somebody must go short. When the money's done the bills come in, and then,—"Preach the Gospel!"—ay, my friends, it's about time somebody did, for the Gospel says, Owe no man anything. It says, Provide things honest. It says Do to others as ye would be done by. The Gospel! It's the Gospel for the day and the Epistle too—*Pay your twenty shillings in the pound.*

There was a good prayer I knew a man to offer once,—a very good prayer. A brother was praying with much noise for faith—soul-saving faith, sin-killing faith, devil-driving faith. There was a quiet friend near him, to whom the noisy brother owed a long bill,—"Amen," said the quiet friend; "Amen, and give us *debt-paying* faith too." My friends, we want that faith now-a-days. People don't believe in a religion that doesn't do that. And they may well not believe in it, for he that doesn't do his duty to his brother, whom he hath seen, how will he do his

duty to his God, whom he hath not seen? Take good heed how ye spend money.

The third way that money may hurt the owners thereof is the way they keep it.

The rich fool is better one way than the miser. He did get something out of his money. The miser turns everything into money and gets nothing out of it. The rich man fared sumptuously every day, and was clothed in purple and fine linen; as Father Abraham told him, he had his good things in his lifetime. But the miser who grudges himself the mouldy crust that he eats is a Lazarus in this world and a Dives in the next; he has his evil things both ways. However, there isn't much to choose between them, the spendthrift and the miser—*they both keep all their money for their own selves*, and that is keeping it to their hurt. Hurt indeed! No poor slave ever had such a hard time as money will lead a man if once it gets the upper hand of anybody. To see a man that God made in His own image and likeness sink down, lean, shrivelled, and yellow, careless of hunger and cold, of darkness and filth, if his old withered hand can but clutch the money-bag; goodness and heaven, his God and his neighbour, his body and soul, all bargained away for a little bit more of his darling money—that's money kept to the

hurt of the owner thereof. Yet it is almost as bad to see one who has been a simple, godly fellow getting rich, and as the money comes to see him growing careless and dead, slowly swelling himself out with conceit until he is too full of himself to hold anything else, and money is more to him than all beside,—God or neighbour, heaven or hell. Then, too, the miser does hide himself in his dingy corner, buried, earth to earth; but the rich fools come swaggering into the sunshine, putting "the old man" into everybody by their high and mighty manners. There is'nt much to choose between 'em, the miser and the fool. In both cases is money kept to the hurt of the owners thereof.

There's many a man who has got his money by honest, hard work, and had as much right to it as anybody could have, and who has spent it harmlessly enough, yet his money has become an eternal curse. He didn't manage it right when he got it. It is like that story in Paul's travels where the barbarians showed them no little kindness. The shivering, drenched company gathered round the fire, but out o' the same ruddy flames crept a viper that fastened on Paul's arm, "a venomous beast." Ah! out o' men's luxuries and comforts creeps the old serpent—indolence, forgetfulness of God, self-

indulgence, pride; and it has coiled round and round till you see them fall down dead in soul and spirit, unless they have the pluck to shake it off into the fire by the Lord's help, and to stand forth among the heathen as men of God.

Now the first thing is for a man to *think about managing it.*

Money is like everything else; it don't do to be left to itself. "A child left to itself bringeth its mother to shame," saith the wise man. A garden left to itself bringeth its owner to weeds, and a colt left to itself bringeth its master to the ground. Every thing must be taken hold of the right way, and managed. And the right way to manage money *is to give rightly.* But *how many of us ever thought about giving,* how much we ought to give away in the year, and what we ought to give to? We think about getting—that's very certain. And we think about spending too—but as to *giving*—well, when you've had to give you've given, when the box has come round, and you didn't like to give a nod, you've put something in, you didn't think of it beforehand or after. If you want to keep money from hurting you, you must think *as much about givin' as about gettin'.* That's a very plain direction in Paul's letter to the Corinthians: "*Upon the first day of the week let*

every one of you lay by him in store, as God hath prospered him." That was before the collection. They weren't to come to the service and give anything that they might happen to have about them (if it were only little enough), nor to nudge their neighbour and trouble him for the loan of a threepenny bit, nor to bow to the plate as if politeness would build a chapel, or pay for a missionary. *They were once a week to think,* "*how much ought I to give?*" and they were to put that by. What a blessing it would be to us here in Tattingham if we tried that plan! We shouldn't have the devil trippin' up souls with that straw—for most of us are little babes in Christ, easily upset—which keeps you away from class for weeks together: "You haven't paid your class-money, and it's so many weeks that you're ashamed to go and not pay. Stay home to-night." And so the devil has made many a poor backslider just out of that. There would be the money put by for that, ready and waitin', if people would do as their Bible says. Think about it, and arrange for it as the Lord has prospered you. And if you want to know how much the Lord has prospered you, ask yourself how much you've got that God could take away. So then, if you don't want money to hurt you, *think about giving, and arrange for it.*

There is a good old saying, "riches take to themselves wings and fly away, and he who would keep 'em must clip their wings by givin';" but that is only half the truth. Money is like the fiery little Bantam cocks that fly at everybody with spur and bill; men must clip their wings, not only that they ma'n't fly away, but also that they ma'n't *fly at them.* People make a great mistake who think of charity in a one-sided way. It isn't only to relieve the poor, but to keep money from hurtin' the owners thereof, and the greatest curse that could come upon men would be to have all rich and no poor. It's a blessing for the rich that truth of our Saviour's, "The poor ye shall have always with you." Folks often excuse themselves, saying they can't afford to give, but if they saw things in a truer light they'd say that they *couldn't afford to keep.* Look at that story of the Good Samaritan, of whom Jesus says to us, "Go and do thou likewise." Excuses! why that Samaritan might have made them by the score. He might have thought as you do when you see any wretched object, "Ah, if this fellow had been sober and industrious, depend upon it he wouldn't have come to this. Besides, he has no claim upon me, and why should he expect me to trouble myself about him. Then again, these

fellows are so ungrateful, one may kill oneself over 'em, and never get a single thank ye. And if I begin to help there's no knowing where it'll end—he'll want oil and wine, and they're expensive things, and I shall have none for myself. I shall have to lift him up on my mule and trudge alongside—roads are rough and I'm a bad walker. If I take him to the Inn there's twopence gone at once! And what with my staying about minding him my day will be wasted, and night will overtake me, and that's not a pleasant thing in a place that swarms with robbers. So he might have said, and comin' nearer, still undecided, he catches sight of the Jewish features. That might have crowned the excuses, and the Samaritan might have gone off muttering something about riding to the next village and telling them of it, and they might do as they would.

But he got off and gave the poor fellow oil and wine, and tore strips of his own robes to dress the wounds, he led him gently on the mule, he paid his bill at the Inn, he rode home along the dangerous road—yet I tell you that poor man who had fallen among thieves gave back as much as he got. Self-denial is a more heavenly thing than a little oil and wine; the blessed sense of having done one's duty is cheaply bought for

twopence and a lift on the mule; that joy, like Heaven in its depth and all unsullied purity, that springs from a good deed well done, is a bargain if a man sells all that he has to buy it. To think about giving and to fairly arrange to do it is the first thing.

To give as much as you can is the second. Measure your duty by this text. "*He loved me and gave himself for me.*" *To give with the right spirit is the third.* Not to let a poor relation starve because you want to look fine at the top of a subscription list. Thy money perish with thee if thou canst play the Pharisee like that!—thou and thy giving art like to go to perdition. Give simply, humbly, lovingly.

Now, my friends, I've about done, for I can't either preach or listen to long sermons. If once in your life-time you've been stirred up to think about this matter of giving I am thankful. And the Lord give us to see our duty and help us to do it. There's plenty of work for thee to do with it, hast thou much or little.

Eh, my friends! when I think o' this poor, poor world, think o' the hungry little children, think o' the homes stript bare by want, and o' them inside that are ready to perish with hunger, ay and o' them that are as hungry and are homeless too—when I think o' the sufferers that

are dyin' for want o' money to buy the skill and medicine that could save them—and think o' the dark souls whose lamps are gone out, and know that money would buy oil for their lamps, the Bibles it would buy and the missionaries it would send—then money seems to me like an angel of God troublin' the waters to heal poor sick folk, comin' to forlorn mothers in the wilderness and caring for the children, and seemin' to say, "Fear not, Hagar, the Lord hath heard the voice of the child." An angel that lifts the poor Lazarus up out of his misery into such blessing and tender service that it is like heaven to him; that meets the penitent outcasts, and putting them in the way of an honest living, saith, "Go in peace and sin no more;" ay, like Him Whom the angels worship, it *can go about doing good.* Then I think of how men scrape and hoard it till I have wept at the picture that has risen before me, as if the angel were chained and fettered, like Peter in prison, and hosts in the perishing city are crying to God that it may be loosed and come to them before they die. Ay, I've wept as I've thought how often it is a fallen angel—the white robes flung off, and I've seen it come forth with a harlot's gauds and paint, spending herself in noisy riot, corrupting and cursing, she that could have been a white-handed angel of God.

Yes, money, if we use it right, may be a strong right arm in God's great world, to help, to defend, to uplift, and to save. But use it wrongly, and it is a strong arm still, to injure, to curse, and to destroy—whose evil deeds shall return and gather with a tenfold greater hurt upon the owner thereof.

CHAPTER XI.

A GAIN IN GRIEF.

WITHIN a week of that Sunday morning Mister Horn's text came to the mind of one of his hearers with a force as if every word had been on fire and had burnt its way to his heart.

It was thus that James Niggardly felt them on the following Friday evening. Of the three daughters at Stukeville the youngest was Marian, a little bright-haired, bright-eyed, laughing maiden of eight summers. She wore sunshine always, and wherever she stepped came a gladness and happiness like the joy that greets the sun.

All day long her sweet voice was heard singing through the house or roaming in the garden, and whenever it reached James Niggardly's ears it did him good. Everybody loved her, they couldn't help themselves; but her father's devotion was more than love—she was his idol. And marvellous was the power she had with him.

If ever his voice regained its old song and cheeriness it was as little Marian ran for a romp; if anything woke up the simple, kindly Jim Niggardly that used to be, it was as he yielded to some request of his little maiden's.

Like many children who die young, she was filled with an old-fashioned religiousness—simple, yet so constant and so real that it seemed the growth of years. Does not Heaven mature the spiritual in such, and make meet for the inheritance the little ones that are going to join the saints in light?

One day, when she was not yet four years old, James Niggardly lay in a darkened room suffering from some temporary indisposition. The silence was disturbed by a very gentle knock at the door, followed at once by the intrusion of a sunny face and sunny hair, and a little voice asked plaintively, "May I come in?" And Marian crept over and sat down beside the sofa.

"Papa," she whispered, "if it won't hurt you I am come to read to you." Quite unable to read, she opened a book she brought with her, and, as if reading, she repeated with exquisite simplicity these words that she had learned:—

"And they brought young children to Jesus that he should touch them: and his disciples

rebuked those that brought them. But when Jesus saw it he was much displeased, and said unto them, Suffer the little children to come unto me, and forbid them not: for of such is the kingdom of God. Verily I say unto you, Whosoever shall not receive the kingdom of God as a little child, he shall not enter therein. And he took them up in his arms, and put his hands upon them, and blessed them."

Then closing the book she kissed him, whispering, "Good-bye, papa; I hope that will do you good," and left him in tears.

Her love to Jesus was the devotion of her whole heart to one who was her personal friend. There was not a thought, not a feeling that she did not share with Him. Her toys, her dresses, her opinions of people were mentioned to Him with a simplicity and confidence that realised Him as a "Friend that sticketh closer than a brother." The little maiden loved Him with all her heart, and could keep nothing from Him. Mister Horn's favourite text, He "loved me, and gave Himself for me," she had heard from him when she was very little, and all the thoughts and motives of her life seemed shaped and coloured by it.

"Mamma," she often said, "how wonderful it is that Jesus should care for me, and love me!

love me so much that He died for me. Don't you love Him for it *very*, *very*, *very* much, mamma?" Sometimes she stood quietly by the window, wrapped in some deep thought, then, looking up, would say, "Oh, mamma, I *do* love Jesus so, I want to give Him *everything*, you, and papa, and all of us; the sun, and the flowers, and everything that I can see. You know He gave Himself for me."

Without any formal resolution on her part, she instinctively came to look upon all her money as belonging to Jesus; it was perhaps the only thing which she had absolutely in her own disposal, and so naturally she gave it to Him to Whom she was so devoted. A money-box that some one had given her was the treasury of her little offerings, and of all her possessions, this was the most prized.

She had not been well for two or three days previous to the Sunday of Mister Horn's sermon. On the Monday she got much worse. For two weary days all was hopeless, and now on the Friday the end was rapidly approaching. Her father could not leave her. His love grew jealous at the thought of losing her, jealous of those to whom she spoke a word, jealous of every look that wandered from him. Propped up on the pillows, she lay with flushed face, the

thin white fingers resting upon her little money-box—an angel already in purity and celestial beauty. As the breath grew fainter her lips moved. All leaned to catch her words, her father stooped over her most greedy for every sacred sound. She whispered, "They are coming now, I have only one thing more. I am going to heaven, and shall be able to tell Jesus how much I love Him, and that mamma loves Him, and sisters, and you, papa." The voice grew fainter, slowly and scarcely audible the lips moved again, "Now I can't give Him my money any more. Please—papa—do—it—for ——" The head fell upon the father's shoulder, the soft bright hair hung over his arm, and little Marian was with Jesus.

That night James Niggardly sat vacantly staring into the fire, numbed with grief to the very bone. All was dark, accursed, and utterly forsaken. The memory of his child broke in upon his mind to be angrily flung forth again as it became unbearable and the tears forced themselves down his cheeks—a memory flung forth only as steadily to return. Now the vision of her coming in four years before to see him filled his mind; he heard her gentle voice go through the words again, Jesus said, "Whoso-shall not receive the kingdom of God as a little

child, he shall not enter therein;" again he heard her voice uttering, as if a prayer more than a wish, "I hope that will do you good." A prayer it was, a prayer answered that night as James Niggardly fell on his knees, and poured out his soul to God. "As a little child, as my own, Thy own little child, help me to receive Thy kingdom." Bravely he fought against the selfishness that had grown habitual, nerved and inspired as frequently he recalled those treasured words, "Please, papa, do it for ——"

Mister Horn was now a frequent visitor at Stukeville, and his prayers and counsels led James Niggardly back to the man he had been —further back than that until he became humble and simple, and received the kingdom of God as a little child.

* * * * *

It was twelve months after, on the anniversary of Marian's death, that they talked of the little maiden. "Ah! Mister Horn," said he, with tears of gratitude, "her death was my life—her loss saved me."

THE END.

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